

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justin Wayne Stump
Shawna Nacole Stump
Debtors

Case No. 16-02740-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 23, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Justin Wayne Stump, Shawna Nacole Stump, 611 Maple Avenue, Hanover, PA 17331-4625
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
4806600	+ AES/Chase, P O Box 61047, Harrisburg, PA 17106-1047
4806601	+ AES/PHEAA, P O Box 61047, Harrisburg, PA 17106-1047
4806603	+ American Express Centurion Bank, P O Box 2163, Southeastern, PA 19399-2163
4806611	+ FNB Omaha, P O Box 3412, Omaha, NE 68197-0001
4806610	+ Federal Loan Servicing, P O Box 60610, Harrisburg, PA 17106-0610
5094362	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd., Fishers, IN 46037-9764
5094363	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd., Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Blvd. Fishers, IN 46037-9764
4806614	+ LoanCare Servicing Center, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
4857624	+ LoanCare, a Division of FNF Servicing, Inc. N.K.A., 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
4812301	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4806615	+ Shippensburg University, 181 Montour Run Road, Coraopolis, PA 15108-9408
4853448	+ Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
4806616	Sterns Lending, LLC, P O Box 37628, Philadelphia, PA 19101-0628
4832340	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFNNB.COM	Aug 23 2021 22:53:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
cr	EDI: ECMC.COM	Aug 23 2021 22:53:00	Educational Credit Management Corporation (ECMC), P.O. Box 16408, St. Paul, MN 55116-0408
4806602	+ EDI: AMEREXPR.COM	Aug 23 2021 22:53:00	American Express, P O Box 981537, El Paso, TX 79998-1537
4824339	EDI: BECKLEE.COM	Aug 23 2021 22:53:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4806604	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2021 19:01:17	CACH, LLC, P O Box 10587, Greenville, SC 29603-0587
4834956	+ EDI: WFNNB.COM	Aug 23 2021 22:53:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4812045	EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4806605	+ EDI: CAPITALONE.COM	Aug 23 2021 22:53:00	Capital One Bank USA NA, P O Box 30281, Salt Lake City, UT 84130-0281
4839619	EDI: BL-BECKET.COM		

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		Aug 23 2021 22:53:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4806607	+ EDI: CITICORP.COM		
		Aug 23 2021 22:53:00	Citicards CBNA, 701 E. 60th Street, North, Sioux Falls, SD 57104-0432
4806608	EDI: WFNNB.COM		
		Aug 23 2021 22:53:00	Comenity Bank/Woman Within, P O Box 182789, Columbus, OH 43218-2789
4806609	EDI: DISCOVER.COM		
		Aug 23 2021 22:53:00	Discover Financial Service LLC, P O Box 15316, Wilmington, DE 19850-5316
4808279	EDI: DISCOVER.COM		
		Aug 23 2021 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4916827	EDI: ECMC.COM		
		Aug 23 2021 22:53:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4916828	EDI: ECMC.COM		
		Aug 23 2021 22:53:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
4848450	EDI: JEFFERSONCAP.COM		
		Aug 23 2021 22:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4806612	EDI: JEFFERSONCAP.COM		
		Aug 23 2021 22:53:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
4806606	EDI: JPMORGANCHASE		
		Aug 23 2021 22:53:00	Chase/Bank One Card Service, P O Box 15298, Wilmington, DE 19850
4806613	Email/Text: PBNCNotifications@peritussservices.com		
		Aug 23 2021 18:49:00	Kohl's, P O Box 3115, Milwaukee, WI 53201-3115
4824889	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 23 2021 19:01:26	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4840657	+ EDI: MID8.COM		
		Aug 23 2021 22:53:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4833540	+ EDI: CBS7AVE		
		Aug 23 2021 22:53:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4849297	EDI: PRA.COM		
		Aug 23 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4839002	EDI: Q3G.COM		
		Aug 23 2021 22:53:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
4806617	EDI: RMSC.COM		
		Aug 23 2021 22:53:00	SYNCB/Care Credit, P O Box 965036, Orlando, FL 32896-5036
4806618	EDI: RMSC.COM		
		Aug 23 2021 22:53:00	SYNCB/JC Penney, P O Box 965007, Orlando, FL 32896-5007
4806619	+ EDI: RMSC.COM		
		Aug 23 2021 22:53:00	SYNCB/Lowes, P O Box 965005, Orlando, FL 32896-5005
4806620	EDI: RMSC.COM		
		Aug 23 2021 22:53:00	SYNCB/Walmart, P O Box 965024, Orlando, FL 32896-5024
5156463	+ Email/Text: bncmail@w-legal.com		
		Aug 23 2021 18:49:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132
5156462	+ Email/Text: bncmail@w-legal.com		
		Aug 23 2021 18:49:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
4834954	+ Email/Text: bncmail@w-legal.com		
		Aug 23 2021 18:49:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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4806621	+ EDI: WTRRN BANK.COM	Aug 23 2021 22:53:00	400, SEATTLE, WA 98121-3132 TD Bank USA/Target Credit, P O Box 673, Minneapolis, MN 55440-0673
4806623	+ EDI: WFFC.COM	Aug 23 2021 22:53:00	WFFNB/Preferred Customer, P O Box 14517, Des Moines, IA 50306-3517
4806622	+ EDI: BLUESTEM	Aug 23 2021 22:53:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4824910	EDI: WFFC.COM	Aug 23 2021 22:53:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
TOTAL: 35			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4836942	*	CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587
4916829	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4916830	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Larry W. Wolf	on behalf of Debtor 2 Shawna Nacole Stump kcrider@larrywwolf.com kcrider@larrywwolf.com
Larry W. Wolf	on behalf of Debtor 1 Justin Wayne Stump kcrider@larrywwolf.com kcrider@larrywwolf.com
Lauren Marie Moyer	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Mario John Hanyon	

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on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Justin Wayne Stump

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3385

EIN --

Debtor 2

Shawna Nacole Stump

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7366

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-02740-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin Wayne Stump

Shawna Nacole Stump
fka Shawna Neiman**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Courtney Wojtowicz, Deputy Clerk

8/23/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.